

Comenity Capital Bank c/o Bill Me Later, Inc.  
PO Box 5018  
Timonium, MD 21094

05/21/14



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David Daugherty  
35 Valley View Dr  
Vienna, WV 26105-3327

Reference: 1436681042 - 504990270000667

Dear David Daugherty:

This letter is in response to your recent request to open a Bill Me Later® account. Our records show that you requested to open an account or make a purchase using the Bill Me Later payment method on 05/11/2014.

Your application was processed by a proprietary scoring system that assigns a numerical value to the various items of information we consider in evaluating an application. These numerical values are based upon the results of analyses of credit histories of large numbers of customers.

The information you provided in your application did not score a sufficient number of points for approval of the application for the following reason:  
Too many accounts on your credit file with serious delinquency.

Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you.

You also have the right to a free copy of your report from the reporting agency if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency. Any questions regarding such information should be directed to:

Equifax Credit Information Services, Inc.  
PO Box 740241  
Atlanta GA 30374  
(800) 685-1111

We also obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

**Your credit score: 580**

**Date: 05/11/2014**

**Scores range from a low of 300 to a high of 850**

**Key factors that adversely affected your credit score:**

- Serious delinquency, and derogatory public record or collection filed.
- Proportion of balances to credit limits is too high on bank revolving or other revolving accounts.
- Time since delinquency is too recent or unknown.
- Number of accounts with delinquency.
- Too many inquiries last 12 months.

Thank you.

Sincerely,

Comenity Capital Bank

The lender for Bill Me Later® accounts is Comenity Capital Bank.

FMB/2.536.00

**FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE**

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the FDIC Consumer Response Center, 1100 Walnut St, Box #11 Kansas City, MO 64106.